

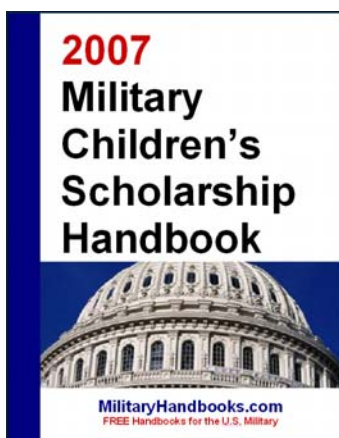
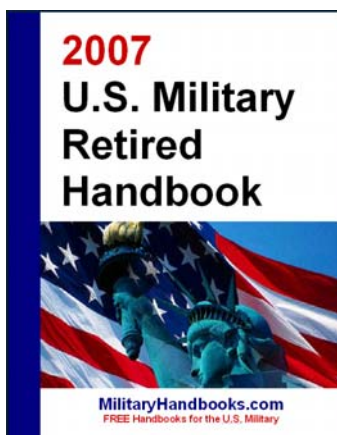
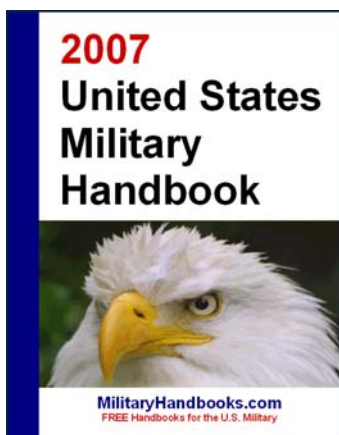
**2007**

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## Introduction

On June 22, 1944, President Franklin Delano Roosevelt signed into law one of the most significant pieces of legislation ever produced by the United States government: The Servicemembers' Readjustment Act of 1944, commonly known as the GI Bill of Rights. By the time the original GI Bill ended in July 1956, 7.8 million World War II veterans had participated in an education or training program and 2.4 million veterans had home loans backed by VA. Today, the legacy of the original GI Bill lives on in the Montgomery GI Bill.

During the past five decades, the law has made possible the investment of billions of dollars in education and training for millions of veterans, and the nation has in return earned many times investment in increased taxes and a dramatically changed society.

The law also made possible the loan of billions of dollars to purchase homes for millions of veterans, and helped to transform the majority of Americans from renters to homeowners. The Veterans Administration (VA) was responsible for carrying out the law's key provisions: education and training, loan guaranty for homes, farms or businesses, and unemployment pay.

This unique handbook gives you the information you need to move forward with your educational goals – and will be your trusted reference guide as you make decisions that will benefit you and your family.

We wish you the best of luck.

– *The Military Handbook Staff*

## Education Benefits

### Montgomery GI Bill – Active Duty

The Montgomery GI Bill - Active Duty, called "MGIB" for short, provides up to 36 months of education benefits to eligible veterans for:

- College
- Technical or Vocational Courses
- Correspondence Courses
- Apprenticeship/Job Training
- Flight Training
- High-tech Training
- Licensing & Certification Tests
- Entrepreneurship Training
- Certain Entrance Examinations

### Eligibility

You may be an eligible veteran if you have an Honorable Discharge, AND you have a High School Diploma or GED or in some cases 12 hours of college credit, AND you meet the requirements of one of the categories below:

### CATEGORY I

- Entered active duty for the first time after June 30, 1985
- Had military pay reduced by \$100 a month for first 12 months
- Continuously served for 3 years, *OR* 2 years if that is what you first enlisted for, *OR* 2 years if you entered the Selected Reserve within a year of leaving active duty and served 4 years ("2 by 4" Program)

### CATEGORY II

- Entered active duty before January 1, 1977
- Served at least 1 day between 10/19/84 and 6/30/85, and stayed on active duty through 6/30/88, (or 6/30/87 if you entered the Selected Reserve within 1 year of leaving active duty and served 4 years)
- On 12/31/89, you had entitlement left from Vietnam-Era GI Bill

### CATEGORY III

- Not eligible for *MGIB* under Category I or II
- On active duty on 9/30/90 *AND* separated involuntarily after 2/2/91,
- *OR* involuntarily separated on or after 11/30/93,
- *OR* voluntarily separated under either the Voluntary Separation Incentive (VSI) or Special Separation Benefit (SSB) program
- Before separation, you had military pay reduced by \$1200

### CATEGORY IV

- On active duty on 10/9/96 *AND* you had money remaining in a VEAP account on that date *AND* you elected *MGIB* by 10/9/97
- *OR* entered full-time National Guard duty under title 32, USC, between 7/1/85, and 11/28/89 *AND* you elected *MGIB* during the period 10/9/96, through 7/8/97
- Had military pay reduced by \$100 a month for 12 months or made a \$1200 lump-sum contribution

### Benefits Paid

The monthly benefit paid to you is based on the type of training you take, length of your service, your category, and if DOD put extra money in your *MGIB* Fund (called "kickers"). You usually have 10 years to use your *MGIB* benefits, but the time limit can be less, in some cases, and longer under certain circumstances.

### How to Apply

You can apply by filling out VA Form 22-1990, Application for Education Benefits.

### More Information

Call toll free 1-888-GI-BILL-1

## **Montgomery GI Bill - Selected Reserve**

### Benefit Description

The Montgomery GI Bill - Selected Reserve program may be available to you if you are a member of the Selected Reserve. The Selected Reserve includes the Army Reserve, Navy Reserve, Air Force Reserve, Marine Corps Reserve and Coast Guard Reserve, and the Army National Guard and the Air National Guard.

You may use this education assistance program for degree programs, certificate or correspondence courses, cooperative training, independent study programs, apprenticeship/on-the-job training, and vocational flight training programs. Remedial, refresher and deficiency training are available under certain circumstances.

Eligibility for this program is determined by the Selected Reserve components. VA makes the payments for this program.

You may be entitled to receive up to 36 months of education benefits.

If your eligibility to this program began on or after October 1, 1992, your period of eligibility ends 14 years from your beginning date of eligibility, or on the day you leave the Selected Reserve.

If your eligibility to this program began prior to October 1, 1992, your period of eligibility ends 10 years from your beginning date of eligibility, or on the day you leave the Selected Reserve.

You may be entitled to receive up to 36 months of education benefits. Your benefit entitlement ends 14 years from the date of your eligibility for the program, or on the day you leave the Selected Reserve.

One exception to this rule exists if you are mobilized (or recalled to active duty from your reserve status), in this case your eligibility may be extended for the amount of time you are mobilized PLUS four months. For example, if you are mobilized for 12 months your eligibility period is extended for 16 months (12 months active duty PLUS 4 months.) So even if you leave the reserves after mobilization, you may have additional eligibility to the MGIB-SR.

### Eligibility

To qualify, you must meet the following requirements:

- Have a six-year obligation to serve in the Selected Reserve signed after June 30, 1985. If you are an officer, you must have agreed to serve six years in addition to your original obligation. For some types of training, it is necessary to have a six-year commitment that begins after September 30, 1990;
- Complete your initial active duty for training (IADT);
- Meet the requirement to receive a high school diploma or equivalency certificate before completing IADT. You may not use 12 hours toward a college degree to meet this requirement;
- Remain in good standing while serving in an active Selected Reserve unit.

If your Reserve or National Guard unit is deactivated during the period October 1, 1991, through September 30, 1995, or you are involuntarily separated (e.g., reduction in force) from Reserve or National Guard service during this same period, you will retain eligibility for MGIB - SR benefits for the full 14 year eligibility period. You will also retain MGIB - SR eligibility if you were discharged from Selected Reserve service due to a disability that was not caused by misconduct. Your eligibility period may be extended if you are ordered to active duty.

### How to Apply

Your unit will give you DD Form 2384-1, Notice of Basic Eligibility, when you become eligible for the program. Your unit will also code your eligibility into the Department of Defense personnel system so that VA may verify your eligibility.

You should then make sure that your selected program is approved for VA training. If you are not clear on this point, VA will inform you and the school or company about the requirements.

Obtain and complete VA Form 22-1990, Application for Education Benefits. Send it to the VA regional office with jurisdiction over the State where you will train.

If you have started training, take your application and your Notice of Basic Eligibility to your school or employer. Ask them to complete VA Form 22-1999, Enrollment Certification, and send all the forms to VA.

### **Reserve Educational Assistance Program (REAP)**

REAP was established as a part of the Ronald W. Reagan National Defense Authorization Act for Fiscal Year 2005. It is a new Department of Defense education benefit program designed to provide educational assistance to members of

the Reserve components called or ordered to active duty in response to a war or national emergency (contingency operation) as declared by the President or Congress. The Department of Defense and the Department of Homeland Security will determine who is eligible for this program. The Department of Veterans Affairs will administer the program and pay benefits from funds contributed by DOD.

### Qualifications for REAP

The Secretaries of each military service, Department of Defense, and Department of Homeland Security (Coast Guard) will determine eligibility and establish the program to provide educational assistance to members of the Reserves of the armed forces who are called to duty for 90 days or more. Members may be eligible after serving 90 consecutive days on active duty after September 11, 2001.

### REAP monthly payments

The benefit payable under REAP is a percentage of the Chapter 30 three-year or more enlistment rate (\$1034.00 as of 10/1/05) click [HERE](#) for rates based on the number of days of continuous service on active duty.

- If you serve 90 days but less than 1 year, you will receive 40% of the three-year rate.
- A service period of 1 year but less than 2 years of active duty will pay 60% of the three-year rate.
- A service period of more than 2 years on active duty will result in an 80% payment of the three-year rate.

**IMPORTANT:** Members on active duty are only entitled to be reimbursed for the actual cost of the tuition and fees of the courses taken (not to exceed the statutory rate.)

Note: This benefit is retroactive to September 11, 2001. A reservist attending school will be paid a percentage of the MGIB three-year rate in effect during the time in which he/she was enrolled. For example: The three-year full time MGIB rate in June of 2002 was \$800. Someone being paid the 40% rate for school enrollment in June 2002 would receive \$320 for full time monthly benefits.

### Amount of entitlement under REAP

You will receive 36 months of full time entitlement at your given rate. A REAP participant may not use more than 48 months of entitlement under any combination of VA Educational programs.

For example, if you've already used 20 months of Chapter 1606, you will only receive 28 months of REAP.

### Length of benefits under REAP

You may use your benefits under REAP as long as you remain within your component. Benefits must be terminated if you leave the Reserves or participate in a ROTC program under Title 10 Section 2107.

### Members released for disability

Members released early for disability incurred or aggravated in the line of duty receive REAP benefits at the rate they were qualified for when they were released. For example, if a claimant served on active duty of one year and 6 months prior to being released, he or she would be entitled to receive benefits at the 60% rate for as long as they're entitled to REAP benefits. Members released prior to completing 90 days of active duty service would be entitled to benefits at the 40% rate. If you are released for disability, you are entitled to REAP benefits for 10 years from your date of eligibility



### REAP benefits concurrently with another MGIB benefit

You cannot receive assistance under more than one VA Education program at one time. If you are eligible for MGIB-Active Duty (chapter 30) because you served on duty for a minimum of 24 consecutive months you must make an irrevocable election as to which program you will apply your time on active duty. If you are eligible for a Chapter 1606 kicker, you can still be paid that kicker while receiving REAP

### Education programs are approved under REAP

All education programs, with the exception of National Examination / Testing Reimbursement are payable under REAP.

### When to apply for REAP

VA Regional Processing Offices in Atlanta, St. Louis, Buffalo, and Muskogee are accepting applications and supporting documents for REAP claims.

If you have never applied for benefits before, complete VA Form 1990 and write “REAP” in section one. If you are already eligible for VA Education benefits under another program, submit VA Form 1995 and notate that you now wish to use REAP. Submit copies of all DD 214s and copies of all orders for the period(s) you will use to claim eligibility.

### Benefits and election date chosen

Veterans eligible for REAP will most likely also be eligible for Chapter 1606. The REAP program pays a bit more than Chapter 1606. You must weigh the benefits of retroactively electing REAP with the benefits of using it for future training.

Example A. Bob is eligible for Chapter 1606 and REAP. He used 4 months of entitlement under Chapter 1606 in the Spring of 2002. Bob could request retroactive payment under REAP for that period based on his active duty period in 2001. The full time rate under REAP for that period would be \$320.00/ month. For Chapter 1606, the full time rate was \$272.00. Bob already received \$1088.00 in Chapter 1606 benefits. Under REAP he would receive \$1280.00. If Bob retroactively chooses REAP, he will receive an additional \$192.00 for the difference between the two programs. Is it more advantageous for Bob to take the extra \$192.00 for REAP, or to elect REAP from the current date forward? If Bob takes the retroactive benefit amount, he now has 32 months of REAP to use for any future school enrollment. If Bob doesn't request retroactive benefits, he now has 36 months of benefits at 40% of the current MGIB three-year rate (\$401.60 for fiscal year 2005). Bob must determine what he has used in the past, how much schooling he needs to complete in the future, and determine which option will be most advantageous to him in the long run. In Bob's situation, it might be more advantageous for him not to retroactively elect REAP benefits.

Example B. Susie is eligible for Chapter 1606 and would be eligible for REAP based on active duty served in 2001-2002. She has been in school full time continuously since she returned from active duty. To date, she has used 31 months of Chapter 1606 benefits. For someone in Susie's situation, she might benefit more from retroactively selecting REAP benefits. She would receive the difference between the two programs, and would still have 17 months of full time REAP benefits remaining.

## **Veterans Educational Assistance Program (VEAP)**

### Benefit Description

VEAP is available if you elected to make contributions from your military pay to participate in this education benefit program. Your contributions are matched on a \$2 for \$1 basis by the Government. You may use these benefits for

degree, certificate, correspondence, apprenticeship/on-the-job training programs, and vocational flight training programs. In certain circumstances, remedial, deficiency, and refresher training may also be available. Benefit entitlement is 1 to 36 months depending on the number of monthly contributions. You have 10 years from your release from active duty to use VEAP benefits. If there is entitlement not used after the 10-year period, your portion remaining in the fund will be automatically refunded.

### Eligibility

To qualify, you must meet the following requirements:

- Entered service for the first time between January 1, 1977, and June 30, 1985;
- Opened a contribution account before April 1, 1987;
- Voluntarily contributed from \$25 to \$2700;
- Completed your first period of service; and
- Were discharged or released from service under conditions other than dishonorable.

If you are currently on active duty and wish to receive VEAP benefits, you must have at least 3 months of contributions available.

Contributions may be withdrawn if you do not meet the basic eligibility requirements or if you formally request a refund of the contributions withheld.

### How to Apply

You should make sure that your selected program is approved for VA training. If you are not clear on this point, VA will inform you and the school or company about the requirements.

Obtain and complete VA Form 22-1990, Application for Education Benefits. Send it to the VA regional office with jurisdiction over the State where you will train. If you are not on active duty, send copy 4 (Member Copy) of your DD Form 214, Certificate of Release or Discharge From Active Duty. If you are on active duty, you must have your enrollment approved by your base Education Services Officer, and you must have your service verified by your Commanding Officer.

If you have started training, take your application and Member Copy of DD Form 214 to your school or employer. Ask them to complete VA Form 22-1999, Enrollment Certification, and send all the forms to VA. If you wish to withdraw your contributions from VEAP, obtain and complete VA Form 24-5281, Application for Refund of Educational Contributions, and send it to your nearest VA regional office.

Additional information is available by contacting your local VA Regional Office toll-free, 1-888-442-4551.

### **Educational Assistance Test Program (Section 901 of Public Law 96-342)**

Section 901 is an Educational Assistance Test Program created by the Department of Defense Authorization Act of 1981 (Public Law 96-342) to encourage enlistment and reenlistment in the Armed Forces. Benefits are available to individuals who entered on active duty after September 30, 1980, and before October 1, 1981 (or before October 1, 1982, if entry was under a delayed enlistment contract signed between September 30, 1980, and October 1, 1981).

NOTE: Although Public Law 96-342 established a beginning date for the test program as October 1, 1980, the military service departments did not start offering the test program to new enlistees until December 1, 1980.

### Air Force Eligibility Requirements for Section 901.

All three of the following criteria must have been met to establish eligibility for this benefit.

- Must have enlisted between December 1, 1980 and September 30, 1981.
- Enlistment must have been in one of the following Air Force Specialties: 20723, 20731, 20830, 46130, 46230A, B, C, D, E, F, G, H, J, or Z, 46430, 81130
- Enlistment must have taken place at one of the following locations: Beckley, WV; Buffalo, NY; Dallas, TX; Fargo, ND; Houston, TX; Jackson, MS; Louisville, KY; Memphis, TN; Omaha, NE; Philadelphia, PA; Seattle, WA; Sioux Falls, SD; Syracuse, NY

### **Survivors' and Dependents' Educational Assistance Program (DEA)**

#### Benefit Description

Dependents' Educational Assistance provides education and training opportunities to eligible dependents of certain veterans. The program offers up to 45 months of education benefits. These benefits may be used for degree and certificate programs, apprenticeship, and on-the-job training. If you are a spouse, you may take a correspondence course. Remedial, deficiency, and refresher courses may be approved under certain circumstances.

#### Eligibility

You must be the son, daughter, or spouse of:

- A veteran who died or is permanently and totally disabled as the result of a service-connected disability. The disability must arise out of active service in the Armed Forces.
- A veteran who died from any cause while such service-connected disability was in existence.
- A service member missing in action or captured in line of duty by a hostile force.
- A service member forcibly detained or interned in line of duty by a foreign government or power.

#### Period of Eligibility

If you are a son or daughter and wish to receive benefits for attending school or job training, you must be between the ages of 18 and 26. In certain instances, it is possible to begin before age 18 and to continue after age 26. Marriage is not a bar to this benefit. If you are in the Armed Forces, you may not receive this benefit while on active duty. To pursue training after military service, your discharge must not be under dishonorable conditions. VA can extend your period of eligibility by the number of months and days equal to the time spent on active duty. This extension cannot generally go beyond your 31st birthday, there are some exceptions.

If you are a spouse, benefits end 10 years from the date VA finds you eligible or from the date of death of the veteran.

For surviving spouses (spouses of servicemembers who died on active duty) benefits end 20 years from the date of death.

#### How to Apply

You should make sure that your selected program is approved for VA training. If you are not clear on this point, VA will inform you and the school or company about the requirements.

Obtain and complete VA Form 22-5490, Application for Survivors' and Dependents' Educational Assistance. Send it to the VA regional office with jurisdiction over the State where you will train. If you are a son or daughter, under legal age, a parent or guardian must sign the application.

If you have started training, take your application to your school or employer. Ask them to complete VA Form 22-1999, Enrollment Certification, and send both forms to VA.

## **National Call to Service Program**

### Eligibility Requirements for Incentives

There is a three-tiered service requirement to qualify for incentives under the National Call to Service program:

1. First, after completion of initial entry training, individuals must serve on active duty in a military occupational specialty designated by the Secretary of Defense for a period of 15 months.
2. After this, and without a break in service, these individuals must serve either an additional period of active duty as determined by the Secretary of Defense, or a period of 24 months in an active status in the Selected Reserve.
3. After completion of this period of service, and also, without a break in service, the remaining period of obligated service specified in the agreement will be served as follows:
  - on active duty in the armed forces
  - in the Selected Reserve
  - in the Individual Ready Reserve
  - in Americorps, or another domestic national service program jointly designated by the Secretary of Defense and the head of such a program

Any combination of the service referred to above may also be approved by the Secretary of the military department concerned pursuant to regulations prescribed by the Secretary of Defense and specified in the agreement.

### Choice of Incentives

Individuals who participate in this new program have a choice of incentives as follows:

- Cash bonus of \$5,000
- Repayment of a qualifying student loan not to exceed \$18,000
- Entitlement to allowance equal to the 3-year monthly chapter 30 rate for 12 months (\$1,034 effective Oct 1, 2005)
- Entitlement to allowance equal to fifty percent of the less than 3-year monthly chapter 30 rate for 36 months (Fifty percent of \$840 effective Oct. 1, 2005)

### Coordination with Montgomery GI Bill Benefits

The basic rule is that National Call to Service (NCS) participants are not entitled to additional assistance under chapter 1606 or chapter 30 benefits. However, if the NCS participant has eligibility under either of these chapters, he or she may be paid the amount of chapter 1606 or chapter 30 benefits minus any amounts paid under the NCS program. The education benefit options will be administered to the extent possible like chapter 1606 of title 10.

### Period of the National Call to Service Program

The effective date of this program is October 1, 2003. The program will end on December 31, 2007.

## **How to Apply for GI Bill Benefits**

### Online

Visit <http://vabenefits.vba.va.gov/vonapp/main.asp> for an electronic application form that may be completed and submitted online.

Current regulations require that you send us a signature in the mail after submission in order for us to process your application.

### Apply for GI Bill Benefits Using a Hardcopy Form

Visit [http://www.gibill.va.gov/GI\\_Bill\\_Info/education\\_forms.htm](http://www.gibill.va.gov/GI_Bill_Info/education_forms.htm) for a hardcopy application you can print, complete, and mail to us.

If you don't have the capability to print out the form or apply online, you can call 1-888-GIBILL-1 (1-888-442-4551) to have a form mailed to you.

You may also receive an application form at the school or training establishment you wish to attend. The VA Certifying official at the school (usually located in the Registrar's or Financial Aid office) should have the forms available, can assist you in filling them out, and will submit them to VA.

## **Transition Assistance**

The Department of Veterans Affairs (VA) has an active role in Transition Assistance Program (TAP) and Disabled Transition Assistance Program (DTAP) throughout the United States and around the world. Since the implementation of TAP/DTAP through the original legislation VA has provided benefit information to separating service members and their families.

VA encourages all separating service members to contact their respective Family Service Centers/Transition Center to determine when the Transition Assistance Briefings are scheduled for a particular site and attend. These briefings provide information which will help you make the transition to civilian life easier by ensuring you are aware of the many VA benefits available to you.

Military Services Coordinators (MSCs) conduct TAP/DTAP briefings at transition sites located at military installations across the country as well as at locations in Europe and the Far East. These briefings provide information on the full range of VA benefits to include but not limited to disability compensation, education, home loan program, insurance, vocational rehabilitation, and burial benefits.

Disabled transition (DTAP) is an integral part of the transition program and concentrates on those service members being separated due to a disability incurred while on active duty.

Almost without exception a MSC is assigned to each VA Regional Office across the country and he or she visits the transition sites within the respective state to provide the TAP/DTAP briefings. VA also has an Overseas Military Services Program in which VA representatives are assigned to host transition sites in both the European and Pacific Theaters. These representatives provide benefit briefings at transition sites throughout the country to which they are assigned.

This program is jointly funded with the Department of Defense.

VA currently has counselors assigned in Germany, England, Italy, Japan, and on Okinawa. Itinerant service is also provided in Spain, Turkey, Iceland, Panama, and Guantanamo Bay, Cuba. See also <http://www.gibill.va.gov/links.htm> and [http://www.gibill.va.gov/Vet\\_Info/tar.htm](http://www.gibill.va.gov/Vet_Info/tar.htm).

## Foreign Training for Veterans, Servicepersons, Reservists, and Eligible Dependents

### Eligibility

1. To be eligible for training in a foreign school, you must meet the same basic eligibility requirements as for training in the United States. In addition, the training at the foreign school must be at an institution of higher learning leading to a standard college degree, or the equivalent, and the program of education at the foreign institution must have been approved by VA.

You should submit the appropriate application form listed below to VA. All of these forms can be downloaded from the website [http://www.gibill.va.gov/GI\\_Bill\\_Info/education\\_forms.htm](http://www.gibill.va.gov/GI_Bill_Info/education_forms.htm).

If you know the foreign educational institution and program of education you intend to pursue, please indicate this on your application.

#### a.) Veterans/Servicepersons/Reservists

Submit VA Form 22-1990, Application for Education Benefits, if you are a veteran, serviceperson, or reservist and are applying for the first time.

Submit VA Form 22-1995, Request for Change of Program or Place of Training, if you are a veteran, serviceperson, or reservist and you are requesting a change of program or place of training.

#### b.) Dependents

Submit VA Form 22-5490, Application for Survivors' and Dependents' Educational Assistance, if you are a spouse or a child and are applying for the first time.

Submit VA Form 22-5495, Request for Change of Program or Place of Training - Survivors' and Dependents Educational Assistance, if you are a spouse or a child and you are requesting a change of program or place of training.

#### c.) Disabled Veterans

Submit VA Form 28-1900, Disabled Veterans Applications Application for Vocational Rehabilitation, if you have a service-connected disability which VA has rated at least 20 percent disabling, or 10 percent disabling if you have a serious employment handicap.

2. If you are determined to be eligible for VA benefits, you will be issued a Certificate of Eligibility showing the number of months of entitlement you have, as well as the date your eligibility expires. If possible, you should have this document in your possession before enrolling at a foreign school.
3. You should submit your application early enough to have the program of education approved before leaving the United States. (See General Instruction below.)
4. You may receive VA benefits under the following programs of educational assistance:
  - a.) Montgomery GI Bill – Active Duty (Chapter 30)
  - b.) Montgomery GI Bill – Selected Reserve (Chapter 1606)
  - c.) Post-Vietnam Veterans' Educational Assistance Program – VEAP (Chapter 32)

d.) Survivors' and Dependents' Educational Assistance Program (Chapter 35)

e.) Educational Assistance Pilot Program (Section 901)

f.) Omnibus Diplomatic Security & Antiterrorism Act

### General Instructions

1. Before enrolling at a foreign school:

a.) Determine if your program of education is approved for VA benefits. The educational institution you plan to attend should be able to advise you if the program you are interested in pursuing at their school has already been approved for VA benefits. If you are unable to obtain this information from your school, contact us at [https://www.gibill2.va.gov/vba/vba.cfg/php.exe/enduser/std\\_alp.php](https://www.gibill2.va.gov/vba/vba.cfg/php.exe/enduser/std_alp.php). Provide the name of the foreign school, the complete address, and the name of the program you intend to pursue. We will advise you whether the program has already been approved for VA benefits.

**IMPORTANT:** If the program of education you intend to pursue has not yet been approved for VA benefits, you should contact an official from the foreign school and request they apply for approval. Only an official of the foreign school may apply for approval of a program; you cannot submit the request on the school's behalf.

b.) Make arrangements with the school for acceptance, enrollment, payment of tuition and fees, and for any other requirements such as living accommodations.

c.) Make arrangements for travel including your passport, visa, and vaccinations, as required. You should also check with your intended school to ascertain the school's or host country's requirements for health insurance. This is very important since, in some instances, you may not be able to start classes until health insurance arrangements have been made.

d.) Maintain a sufficient financial reserve to care for all of your needs until VA educational assistance allowance payments begin. Please bear in mind that any payment of VA benefits will be made directly to you, not the school. VA benefit rates are set by Congress based on your training time and attendance; they will not necessarily cover the total cost of your school's tuition and fees. You are solely responsible for payment of all charges assessed by your school.

If your program of education has already been approved, you will normally receive your first check only after you have completed your first month of school. Chapter 30 or Chapter 1606 students have the option to have benefit payments deposited into a United States checking or savings account.

**IMPORTANT:** If you are receiving benefits under a program other than Chapter 30 or Chapter 1606, or if you do not arrange for payments to be deposited into a U. S. account, payments will be mailed to the American Embassy in the country of your residence and will be forwarded to you by the Embassy. This may delay receipt of your checks by up to 30 days. Please plan accordingly.

**IMPORTANT:** If your program of education has not already been approved, you may experience further delays while VA evaluates whether your program can be approved for VA benefits. If approval of your program of education is denied by VA, you will still be responsible to your school for all charges, including tuition and fees.

e.) Some countries have their own version of the Privacy Act. Students attending school in these countries should furnish written permission to school officials allowing them to release information as necessary to VA. Failure to do so may affect receipt of VA benefits.

2. After enrolling at a foreign school:

a.) Submit your application to VA at least 90 days in advance of your departure to ensure ample time for processing. Prompt processing of your application for foreign training will be greatly facilitated if you send your application to the appropriate VA office.

b.) All students (with the exception of those applying for Vocational Rehabilitation benefits under Chapter 31) should mail the completed application, or signature form if applying online, to the following address:

Foreign School Approval Group (22-ESU)  
VA Regional Office  
130 S. Elmwood Avenue Suite 601  
Buffalo, NY 14202

c.) Chapter 31 students should submit their application to their nearest Regional Office. Once accepted into the program, Chapter 31 students will work with their VA counselor to arrive at a suitable foreign training program.

d.) If the school is located in the Philippines, send the completed application to:

Director  
U. S. Department of Veterans Affairs  
Manila Regional Office  
1131 Roxas Boulevard  
1000 Ermita  
Manila, The Philippines

e.) When you receive the Certificate of Eligibility, take it with you and submit it to the school's certifying official as verification that you are eligible to receive VA benefits. Your school's certifying official will then submit your enrollment information on VA Form 22-1999. Please note you will not receive payments until your enrollment information has been received and processed by VA.

### Where Your Claim Will be Processed

If you are training in Puerto Rico or the U. S. Virgin Islands, your claim will be handled by the Atlanta Regional Processing Office (in Decatur, Georgia).

If you are training in the Republic of the Philippines, American Samoa, Guam, Midway, Wake Island, any of the islands in the Federated States of the Marshall Islands, the Republic of Micronesia, or the Republic of Palau, your claim will be handled by the Muskogee Regional Processing Office.

If you are training in any other foreign country or area, your claim will be handled by the Buffalo Regional Processing Office.

### Reentrance

Normally, foreign schools certify their students for the complete academic year. If you plan to attend a foreign school for more than one year, within 120 days of your reenrollment you should notify the school of your intention to reenroll and have the appropriate certifying official submit an enrollment certification for your reenrollment. If your school does not have a supply of the enrollment certifications, the school should request a supply of forms from the Buffalo Regional Office and they will be mailed directly to the school. You should keep the school advised of your plans for continuing enrollment in order to avoid any delay in receiving your benefits.



### Approval Information

Information concerning the approval status of a program at a foreign school may be obtained by contacting VA at [https://www.gibill2.va.gov/vba/vba.cfg/php.exe/enduser/std\\_alp.php](https://www.gibill2.va.gov/vba/vba.cfg/php.exe/enduser/std_alp.php).

Written requests for information should be submitted to:

Foreign School Approval Group (22-ESU)  
VA Regional Office  
130 S. Elmwood Avenue Suite 601  
Buffalo, NY 14202

When submitting an inquiry or application, you should clearly indicate your school and your planned program of education as precisely as possible. VA will then advise you of the program's approval status and thus enable you to contact your school without undue delay to initiate any approval procedures that may be necessary.

### Restrictions on Foreign Training

The law provides that VA beneficiaries may not pursue programs of education at schools outside of the United States unless they are pursuing approved programs leading to a standard college degree, or the equivalent, at approved institutions of higher learning. The only exception is for persons eligible for Survivors' and Dependents' Educational Assistance (Chapter 35) who may receive VA benefits while pursuing approved postsecondary non-college degree programs at training establishments in the Philippines.

The term "institution of higher learning" means a college or university offering programs of instruction leading to an associate degree or higher, or its equivalent. The programs must be recognized as being comparable to a degree granted by accredited U. S. colleges and universities. VA will accept degrees granted by public colleges and universities in foreign countries as being comparable to degrees granted by accredited U. S. colleges and universities. Degrees, or their equivalent, granted by private colleges and universities in foreign countries must be comparable to degrees granted by public colleges and universities in the same country. Degree or equivalent programs must have the same entrance requirements as the degree programs offered by public colleges and universities in the same country.

### Approval Procedures

Programs offered by schools in the Philippines are subject to approval by the Director of the Manila Regional Office. Programs offered by all other foreign schools are subject to approval by the Director of the Buffalo Regional Office. If a veteran, serviceperson, reservist, or eligible dependent wishes to enroll in a program of education that has not already been approved, he or she should ask the school to request approval of the program he or she intends to pursue. VA can take no action until a request for approval is received from a school official.

**IMPORTANT:** Some schools located in the United States offer courses in a foreign country under contract with the Department of Defense. These courses are not considered foreign training. Similarly, "Junior Year Abroad" programs and similar programs offered by schools in the United States are not considered foreign training.

Instructions on how school officials may apply for approval of programs of education can be found at [http://www.gibill.va.gov/School\\_Info/os\\_trngs.htm](http://www.gibill.va.gov/School_Info/os_trngs.htm).

### Where to Go for Help

For applications and further information, the following offices or representatives will be glad to assist you:

- Any VA Regional Office;
- Local representatives of veterans' organizations and the American Red Cross;
- Foreign Service Posts;
- Canadian Department of Veterans Affairs (Canadian schools only).

Within all 50 states, the District of Columbia, Puerto Rico, and the Virgin Islands, call VA's customer service toll-free for information about education benefits: 1-888-GI BILL-1 (1-888-442-4551). For toll-free TDD service, call 1-800-829-4833. For information about all other VA benefits, call toll-free 1-800-827-1000.

You may send an email inquiry 24 hours a day, 7 days a week by visiting [https://www.gibill2.va.gov/vba/vba.cfg/php.exe/enduser/std\\_alp.php](https://www.gibill2.va.gov/vba/vba.cfg/php.exe/enduser/std_alp.php). You will generally receive a response within 3 to 5 business days.

During business hours, Monday through Friday 8:00 am to 4:00 pm EST, Students and School Certifying Officials calling from outside the United States may call the Buffalo Regional Office at 716-857-3196 or 716-857-3197. Once connected, the caller can immediately enter "option 1" to be placed in a special priority queue. This is not a toll-free number but the caller will be routed to the next available Customer Service Representative for priority service.

## Education Programs

The various GI Bills are available for many different types of Education Programs. Here is a detailed listing of the programs available.

### **IHL (Institutes of Higher Learning)**

- The GI Bill is available for attendance at IHLs such as:
- Four Year Universities
- Community Colleges
- Advanced Degrees

Payment is based on the number of classes you attend:

- 12 hours or more - fulltime
- 9 - 11 hours -  $\frac{3}{4}$  time
- 6 - 8 hours -  $\frac{1}{2}$  time
- less than 6 hours - reimbursed at a rate not to exceed the tuition & fees charged for the course(s).

For graduate level training, the training time is determined by the college - for example, if a 2 hour class is considered full time in a graduate program at your school, the VA will pay you the full time rate. For current payment rates see [http://www.gibill.va.gov/GI\\_Bill\\_Info/rates.htm](http://www.gibill.va.gov/GI_Bill_Info/rates.htm)

The GI Bill will allow you to attend more than one college at a time, as long as the classes at both institutions count towards your degree, and the school granting your degree accepts the classes at the second school as part of your requirements. However, the GI Bill will not pay you to take the same classes twice unless you receive a failing grade in a class that is a graduation requirement.

The GI Bill can pay you for more than one degree, for example: it will pay you for a degree in Business and then for a second degree in Computer Science, or for an AA, BA, MA in the same field. Once you have a degree, you could pursue another one provided you have remaining entitlement on your GI Bill.

Payments are issued monthly in arrears (for example - you receive the November payment in December.)

### **NCD (Non-College-Degree) Training**

The GI Bill is available for training at Non-College-Degree Institutions, examples of this type of training are diploma vocational schools such as:

- HVAC Certification
- Truck Driving
- EMT Certification
- Barber/Beautician School

The monthly rate is based on the number of clock hours you attend training for each month.

Payments are issued monthly in arrears (for example - you receive the November payment in December.)

### **On-the-Job or Apprenticeship Training**

The GI Bill is available for On-the-Job or Apprenticeship Training. Examples of this type of training are:

- Union Plumber
- Hotel Management
- Firefighter

VA will reimburse you at the following rate:

- 85% of the full-time GI Bill rate for the 1<sup>st</sup> six months
- 65% of the full-time GI Bill rate for the 2<sup>nd</sup> six months
- 45% of the full-time GI Bill rate for the remainder of the training program

You may also receive a salary from your employer during the training.

Payments are issued monthly in arrears (for example - you receive the November payment in December.)

### **Flight Training**

The GI Bill (except DEA) is available for Flight Training such as:

- Rotary wing qualification
- B747-400 Qualification
- Dual Qualification

In order to qualify, you must have a private pilot's license and valid medical certification before beginning training. VA will reimburse you for 60% of the approved charges.

Payments are issued after the training is completed and the school submits information to the VA.

### **Independent, Distance Learning, or Internet Training**

The GI Bill is available for Independent, Distance or Internet training. This type of training is usually offered by IHLs and similar rules & rates apply.

### **Correspondence Training**

The GI Bill (except for children training under DEA) is available for Correspondence Training, this type of training differs from Distance Learning by the means of delivery. Usually in Correspondence Training you receive lessons in the mail and have a certain amount of time to complete and return them for a grade. VA will reimburse you 55% of the approved costs for this type of training.

Payments are made quarterly after the lessons are completed.

### **National Testing Program**

Section 106 of PL 108-454 allows VA to reimburse claimants for the fee charged for:

1. national tests for admission to institutions of higher learning and
2. national tests providing an opportunity for course credit at institutions of higher learning.

Examples of tests covered are SAT, GRE, CLEP, GMAT, LSAT, etc. Currently this program is only available for MGIB-AD, VEAP & DEA.

### **Licensing and Certification**

You can receive reimbursement for licensing and certification tests you take on or after March 1, 2001. (MGIB-AD, VEAP & DEA beneficiaries only.) Effective January 6, 2006 MGIB-SR & REAP participants became eligible for this program. These tests must be specifically approved for the G.I. Bill. VA can pay only for the cost of the tests, up to \$2,000.00, and not other fees connected with obtaining a license or certification. VA will pay for tests even if failed. Organizations providing tests can obtain a supply of a VA Pamphlet explaining this benefit by going to [http://www.gibill.va.gov/pamphlets/LC\\_brochure.pdf](http://www.gibill.va.gov/pamphlets/LC_brochure.pdf)

Payment is issued after you submit proof of payment, etc. to the VA.

### **Entrepreneurship Training**

Available to all GI Bill programs with the exception of DEA.

As a service member or veteran you now have an opportunity to use your education benefits to learn how to start or enhance a small business. Entrepreneurship training allows eligible service members and veterans to use VA education benefits to take courses offered by the Small Business Development Centers (SBDCs) or The National Veterans Business Development Corporation, better known as “The Veterans Corporation.” Individual courses must be specifically approved for VA purposes to use your benefits.

#### Eligibility

You may receive reimbursement for approved entrepreneurship courses if you’re eligible for any of these VA Education Programs:

- Montgomery GI Bill – Active Duty
- Montgomery GI Bill - Selected Reserve
- Veterans’ Educational Assistance Program
- Section 903 of Public Law 96-342

NOTE: Unfortunately, Dependents’ Educational Assistance (DEA) participants are not eligible for this benefit.

To find out if you might be eligible under any of these programs, check out the website [http://www.gibill.va.gov/GI\\_Bill\\_Info/benefits.htm](http://www.gibill.va.gov/GI_Bill_Info/benefits.htm)

Owning or operating your own business will not disqualify you from using your benefits for these courses. In fact, you can use your benefits more than once to take approved entrepreneurship courses.

#### Finding a Course

Both of the qualified organizations offer courses around the country. To locate course offerings near you, view training opportunities on the web or contact the organizations directly.

#### Small Business Development Centers

On the web at [www.sba.gov/sbdc](http://www.sba.gov/sbdc) or by phone at 1-800-8-ASK-SBA.

### The Veterans Corporation

On the web at [www.veteranscorp.org](http://www.veteranscorp.org) or by email at [vetregistrar@veteranscorp.org](mailto:vetregistrar@veteranscorp.org). You should contact VA at 1-888-442-4551 or the local training sites where you plan to attend to see what courses are approved for VA purposes.

### How to Apply

You can get and submit an application for benefits (VA Form 22-1990) on-line, or submit a printed copy. Just go [http://www.gibill.va.gov/GI\\_Bill\\_Info/How\\_to\\_Apply.htm](http://www.gibill.va.gov/GI_Bill_Info/How_to_Apply.htm) to download a copy of the application. If applying on-line, a copy of the signature page with an original signature must be received to process your claim for benefits. Applications may also be requested by calling the VA at 1-888-GIBILL-1 (1-888-442-4551).

Printed applications should be submitted to the VA regional processing office that has jurisdiction over the state where you will train. Mailing addresses are provided on the application or on the GI Bill web site under *Contact Information*.

### Contact Information

You may call 1-888-GIBILL-1 or, for the hearing impaired, at 1-800-829-4833.

### Veterans in Business

Additional assistance for veteran entrepreneurs is available through the Department of Veterans Affairs' Center for Veterans Enterprise (CVE).

CVE helps veterans

- Open a Business
- Expand a Business
- Understand Federal Buying Rules
- Find Business Opportunities

To find out more about the services offered by CVE, visit them on the web at [www.vetbiz.gov](http://www.vetbiz.gov) or call 1-866-584-2344.

### **Work-Study Program**

If you're a full-time or 3/4-time student in a college degree program, or a vocational or professional program, you can "earn while you learn" with a VA work-study allowance.

Note: Don't rely on this document to determine if you're eligible for work-study or education benefits. To receive a formal decision from VA, you must file a claim for benefits.

### Who is Eligible?

The VA work-study allowance is available to persons training under the following programs:

- Montgomery GI Bill--Active Duty (38 U.S.C. Chapter 30)
- Vocational Training and Rehabilitation for Veterans With Service Connected Disabilities (38 U.S.C. Chapter 31)
- Post-Vietnam Era Veterans' Educational Assistance Program (38 U.S.C. Chapter 32)
- Dependents' Educational Assistance Program (38 U.S.C. Chapter 35)
- Montgomery GI Bill--Selected Reserve (10 U.S.C. Chapter 1606)
- Eligible dependents under 38 U.S.C. Chapter 35 may use work study only while training in a State.

VA will select students for the work-study program based on different factors. Such factors include:

- Disability of the student
- Ability of the student to complete the work-study contract before the end of his or her eligibility to education benefits
- Job availability within normal commuting distance to the student
- VA will give the highest priority to a veteran who has a service-connected disability or disabilities rated by VA at 30% or more.

The number of applicants selected will depend on the availability of VA-related work at your school or at VA facilities in your area.

#### How Much Can Be Earned?

You'll earn an hourly wage equal to the Federal minimum wage or your State minimum wage, whichever is greater. If you're in a work-study job at a college or university, your school may pay you the difference between the amount VA pays and the amount the school normally pays other work-study students doing the same job as you.

You may elect to be paid in advance for 40 percent of the number of hours in your work-study agreement, or for 50 hours, whichever is less. After you've completed the hours covered by your first payment, VA will pay you each time you complete 50 hours of service.

You may work during or between periods of enrollment. You can arrange with VA to work any number of hours you want during your enrollment. But, the total number of hours you work can't be more than 25 times the number of weeks in your enrollment period.

#### What Type of Work Can Be Done?

Services you perform under a VA work-study program must be related to VA work. Examples of acceptable work are:

- Processing VA paperwork at schools or VA offices
- Performing outreach services under the supervision of a VA employee
- Performing services at VA medical facilities or the offices of the National Cemetery Administration

The work you actually do will depend on your interests and the type of work available.

#### How to Apply?

For forms and information, one or more of the following offices or representatives can assist you:

- Any VA regional office.
- Any VA office or Vet Center.
- Local representatives of veterans organizations.
- Reserve Education and Incentives Officers.

Consult a telephone directory under United States Government, Department of Veterans Affairs, for the telephone number of the office nearest you. Toll-free telephone service is available in all 50 states, Puerto Rico, and the U. S. Virgin Islands. Call 1-888-GI-BILL-1 (1-888-442-4551) or for the hearing impaired call 1-800-829-4833.

VA supervisory personnel occasionally monitor telephone calls. They do this to ensure that the public receives accurate information and courteous responses. The person monitoring a call does not keep a record of the caller's name, address, file number, or telephone number.

To obtain information on other sources of assistance, contact the financial aid office at your school.

## **Co-op Training**

Co-op training allows you to attend school and gain valuable work experience at the same time! Some schools partner with employers allowing you to attend classes in your desired field, i.e. Computer Programming, and work for an employer in that field as well.

There are several different scenarios:

- you can attend classes in the morning and work in the afternoon
- you can attend classes at night and work during the day
- you can attend full time during one semester and work full-time during another semester, etc.

You will receive GI Bill benefits at the full-time rate during the entire period.

Please contact your school or employer for more information.

## **Accelerated Payment for MGIB-AD**

An accelerated payment is a lump sum payment of 60% of tuition and fees for certain high cost, high tech programs. If you do not have sufficient entitlement to cover 60% of tuition and fees, we will pay you based on your actual remaining entitlement.

VA will make accelerated payments for one term, quarter, or semester at a time. However, if the program is not offered on a term, quarter or semester basis, the accelerated payment is paid for the entire program. To qualify, you must be enrolled in a high tech program and you must certify that you intend to seek employment in a high tech industry as defined by VA. Accelerated payment is paid instead of Montgomery GI Bill benefits that you would otherwise receive.

### Who qualifies for accelerated payments?

Only individuals eligible for the Montgomery GI Bill - Active Duty (Chapter 30) qualify for accelerated payments.

### How high do the tuition and fees have to be?

To receive accelerated payment, the tuition and fees must be more than double the Montgomery GI Bill benefits that you would otherwise receive for that term. For example, if your full-time rate is \$732 and you are enrolled in a 4-month semester, your tuition and fees must be over \$5,856 (4 months x \$732=\$2,928; \$5,856=2 x \$2,928) before you could receive an accelerated payment.

If you receive \$900 monthly benefits, your tuition and fees must be over \$7,200 (4 months x \$900=\$3,600; \$7,200= 2 x \$3,600). If you receive \$1,050 monthly benefits, your tuition and fees must be over \$8,400 (4 months x \$1,050 = \$4,200; 2 x \$4,200 = \$8,400).

### What programs qualify for accelerated payment?

Both degree and non-degree programs qualify. You must be enrolled in a program in one of the following categories:

- Life science or physical science (but not social science);



- Engineering (all fields);
- Mathematics;
- Engineering and science technology;
- Computer specialties; and
- Engineering, science, and computer management

#### What industries qualify for accelerated payments?

You must intend to seek employment in one of the following industries:

- Biotechnology;
- Life Science Technologies;
- Opto-electronics;
- Computers and telecommunications;
- Electronics;
- Computer-integrated manufacturing;
- Material Design;
- Aerospace;
- Weapons;
- Nuclear technology

For more information on accelerated payments, including how to apply visit <http://www.gibill.va.gov/pamphlets/acceleratedpayinfo.htm>.

#### **Tuition Assistance “Top-Up”**

On October 30, 2000, the President signed into law an amendment to the Montgomery GI Bill - Active Duty education program that permits VA to pay a Tuition Assistance Top- up benefit. The amount of the benefit can be equal to the difference between the total cost of a college course and the amount of Tuition Assistance that is paid by the military for the course.

To be eligible for the Top-up benefit, the person must be approved for federal Tuition Assistance by a military department and be eligible for MGIB-Active Duty benefits. To be eligible for MGIB benefits, the person must be an MGIB - Active Duty participant and must have served at least 2 full years on Active Duty.

The amount of the benefit is limited to the amount that the person would receive for the same course if regular MGIB benefits were being paid. In no case can the amount paid by the military combined with the amount paid by VA be more than the total cost of the course.

If a person receives the Top-up benefit, his or her regular MGIB benefits will be reduced. The amount of entitlement charged for Top-up payments is determined by dividing the amount of the payment by the claimant's full-time monthly rate.

The benefit is available for all courses that began on or after October 30, 2000. A copy of the Tuition Assistance Authorization form for the course that has been signed by an authorized military official will be required. People who have not requested MGIB benefits before should submit a VA Form 22-1990 to establish eligibility.

The application and other evidence should be sent to one of VA’s four education processing offices in Atlanta, Buffalo, Muskogee (OK), or St. Louis. See <http://www.gibill.va.gov/Contact/contact.htm> for addresses of the processing offices. The application form is available [http://www.gibill.va.gov/GI\\_Bill\\_Info/How\\_to\\_Apply.htm](http://www.gibill.va.gov/GI_Bill_Info/How_to_Apply.htm).

Claims should specify that Tuition Assistance Top-up is being claimed.

The Top-up program is not available at this time to persons who are eligible for the MGIB Selected Reserve program.

### **Tutorial Assistance Program**

Tutorial assistance is available if you are receiving VA educational assistance at the half-time or more rate and have a deficiency in a subject making tutoring necessary. If you have questions on this program please contact the toll-free number 1-888-442-4551.

## Types of Federal Student Aid

There are three types of federal student aid: grants, work-study, and loans.

- Grants are financial aid that doesn't have to be repaid (unless, for example, you withdraw from school and owe a refund).
- Work-study allows you to earn money for your education.
- Loans allow you to borrow money for school. You must repay your loans, with interest.

You apply for all three types of aid by filling out just one application: the Free Application for Federal Student Aid (FAFSA).

### Grants

- There are two types of grants: Federal Pell Grants and Federal Supplemental Educational Opportunity Grants (FSEOGs).
- Generally, to receive a grant, you must be an undergraduate student (someone who hasn't earned a bachelor's or graduate degree).
- You can be enrolled full time or part time.

### How much can you get?

Federal Pell Grants — Award amounts can change yearly. For the 2006-2007 award year (July 1, 2006 to June 30, 2007), grants will range from \$400 to \$4,050.

The amount you receive depends not only on your financial need but also on your costs to attend school, your status as a full-time or part-time student, and your plans to attend school for a full academic year or less. You can receive only one Pell Grant in an award year, and you can't receive Pell Grant funds from more than one school at a time.

Federal Supplemental Educational Opportunity Grants (FSEOGs) — Awards range from \$100 to \$4,000 a year.

FSEOGs are awarded to undergraduate students with exceptional financial need—those with the lowest Expected Family Contribution (EFC) numbers. Federal Pell Grant recipients receive priority for FSEOG awards.

### What's the difference between these grants?

If you're eligible for a Federal Pell Grant, you'll receive the full amount you qualify for—each school participating in the program receives enough funds to pay the Pell amounts for all its eligible students. The amount of other student aid you might qualify for does not affect the amount of your Pell Grant.

Receiving other aid might reduce the amount of your FSEOG award. Also, each school participating in the FSEOG program receives a certain amount of FSEOG funds each year from the U.S. Department of Education. The school's financial aid office decides how best to award those funds. When all FSEOG funds are used for that award year, no more FSEOG awards can be made for that year—that's why not everyone who qualifies for an FSEOG might get one.

### How will you be paid?

Your school can credit your grant funds to your school account, pay you directly (usually by check), or combine these methods. Also, with your permission, schools can credit your bank account. Schools must disburse funds at least once

per term (semester, trimester, or quarter). Schools that don't use formally defined, traditional terms must disburse funds at least twice per academic year.

### **Federal Work-Study**

- Provides part-time jobs allowing you to earn money to help pay for school;
- Encourages community service work and work related to your course of study, whenever possible;
- Is available to undergraduate and graduate students; and
- Is available to full-time and part-time students.

### **How much can you make?**

You'll be paid at least the minimum wage, but you might receive more, depending on the type of work you do. You'll be paid by the hour or you might receive a salary. Your school must pay you directly at least once a month.

### **Can you work as many hours as you want?**

No. The amount you earn can't exceed your total Federal Work-Study award. Also, when assigning work hours, your employer or financial aid administrator will consider your class schedule and your academic progress. Just as is true with the FSEOG program mentioned earlier, each school participating in the Federal Work-Study program receives a certain amount of Work-Study funds each year from the U.S. Department of Education. When all Work-Study funds are used for that award year, no more Federal Work-Study awards can be made for that year. So, you might receive less funds than you qualify for.

### **Where are the jobs located?**

You can work either on or off campus. If you work on campus, you'll usually work for your school. If you work off campus, your employer will usually be a private nonprofit organization or a public agency, and the work performed must be in the public interest.

Your school might have agreements with private for-profit employers for Federal Work-Study jobs. If so, your job must be as relevant as possible to your course of study. If you attend a career school, there might be further restrictions on the jobs you can be assigned.

### **Loans**

- Loans are borrowed money you must repay, with interest.
- Both undergraduate and graduate students can receive loans.
- For some loans, you don't have to demonstrate financial need.
- The amounts you can borrow depend in part on your grade level in school.

#### Federal Perkins Loans

These loans are offered to students who demonstrate the greatest financial need; Federal Pell Grant recipients get top priority. You can be enrolled full time or part time. Each school participating in the program receives a certain amount of Perkins funds each year from the U.S. Department of Education. When all those funds are used for that award year, no more Perkins Loans can be made for that year. You repay these loans to your school.

#### Stafford Loans

These loans are for undergraduate or graduate and professional students and are made through one of two U.S. Department of Education programs:

- William D. Ford Federal Direct Student Loan Program — referred to as Direct Loans or Direct Stafford Loans. Funds for Direct Loans come from the U.S. Department of Education and are delivered to you through your school. You repay these loans to the Department.
- Federal Family Education Loan (FFEL) Program — referred to as FFEL Stafford Loans or Federal Stafford Loans. Funds will come from a bank, credit union, or other lender that participates in the program. You repay these loans to your lender or its servicing agent.

Whether you borrow a Direct or a FFEL Stafford Loan depends on which program the school you attend participates in. Most schools participate in one or the other, although some schools participate in both. It's possible for you to receive FFEL and Direct Stafford Loans, but not both types for the same period of enrollment at the same school.

For both types of Stafford Loans, you must be enrolled at least half time. You don't have to demonstrate financial need but, if you do, the government will pay the interest on your loan during certain periods.

## PLUS Loans

These are loans parents can take out for their dependent undergraduate children who are enrolled as at least half-time students. The loans are made through the Direct Loan and FFEL programs mentioned above and are known either as Direct PLUS Loans or FFEL (or Federal) PLUS Loans.

## What are the differences in these loan programs?

See the chart below for a quick comparison.

## Student Loan Comparison Chart

Loan Program	Eligibility	Award Amounts	Interest Rate	Lender/Length of Repayment
<b>Federal Perkins Loans</b>	Undergraduate and graduate students; you do not have to be enrolled at least half time	Undergraduate—up to \$4,000 a year (maximum of \$20,000 as an undergraduate)  Graduate—up to \$6,000 a year (maximum of \$40,000, including undergraduate loans)  Amount actually received depends on financial need, amount of other aid, availability of funds at school	5 percent	Lender is your school  Repay your school or its agent  Up to 10 years to repay, depending on the amount owed
<b>FFEL Stafford Loans</b>	Undergraduate and graduate students; must be enrolled at least half time	Depends on grade level in school and dependency status (see chart) Financial need not necessary	Changes yearly; for 2005-2006 is 3.37 percent for loans in repayment For those with financial need, government pays interest during school and certain other periods	Lender is a bank, credit union, or other participating lender  Repay the loan holder or its agent  Between 10 and 25 years to repay, depending on amount owed and type of repayment plan selected
<b>Direct Stafford Loans</b>	Same as above	Same as above	Same as above	Lender is the U.S. Department of Education; repay Department  Between 10 and 30 years

				to repay, depending on amount owed and type of repayment plan selected
<b>FFEL PLUS Loans</b>	Parents of dependent undergraduate students enrolled at least half time; parents must not have bad credit history	Cost of attendance - <u>Other aid received</u> = Maximum loan amount	Changes yearly; for 2005-2006, was 4.17 percent for loans in repayment; government does not pay interest	Same as for FFEL Stafford Loans above
<b>Direct PLUS Loans</b>	Same as above	Same as above	Same as above	Same as for Direct Stafford loans above, except that a repayment plan based on income earned is not an option

### How do you apply for a Perkins or Stafford Loan?

You just need to complete the Free Application for Federal Student Aid (FAFSA). But, you will need to sign a promissory note, a binding legal document that says you agree to repay your loan according to the terms of the note. Read this note carefully and save it.

### How much money can you get?

- Perkins Loans — See the chart above.
- FFEL or Direct Stafford Loans — See the chart below.

Note: You can't borrow more than your cost of attendance minus the amount of any Federal Pell Grant you're eligible for and minus any other financial aid you'll get. So, you might receive less than the annual maximum amounts given in the chart. Note that there are no minimum award amounts.

When you look at the chart, you'll see that your loan limits also depend on whether you receive "subsidized" or "unsubsidized" Stafford Loans.

### Subsidized Stafford Loan

If you demonstrate financial need, you can receive a subsidized Stafford Loan to cover some or all of that need. If you get a subsidized loan, the U.S. Department of Education pays the interest while you're enrolled in school at least half time, for the first six months after you leave school, and during a period of deferment—a postponement of loan payments.

The amount of your subsidized loan can't exceed your financial need.

### Unsubsidized Stafford Loan

You might be able to receive loan funds beyond your subsidized loan limit or even if you don't have demonstrated financial need. In that case, you'd receive an unsubsidized loan. For this type of Stafford Loan, you're responsible for the interest from the time the loan is disbursed to you until it's paid in full. The government does not pay your interest.

Talk with the school(s) you're interested in to find out what kind of Stafford Loan you can get and how much you qualify for.

## How will you get your loan funds?

- Perkins — Your school will either pay you directly (usually by check) or credit your account. Generally, you'll receive the loan in at least two payments during the academic year.
- Stafford — Your school will disburse your loan in at least two installments; no installment will be greater than half the amount of your loan. If you're a first-year undergraduate student and a first-time borrower, your first disbursement can't be made until 30 days after the first day of your enrollment period.

Your Perkins or Stafford Loan money must first be used to pay for your tuition, fees, and room and board. If loan funds remain, you'll receive them by check or in cash, unless you give the school written permission to hold the funds until later in the enrollment period.

## Maximum Annual Loan Limits for Subsidized and Unsubsidized Direct and FFEL (Federal) Stafford Loans

	Dependent Undergraduate Students	Independent Undergraduate Student	Graduate/Professional Student
<b>1st Year</b>	\$2,625	\$6,625—No more than \$2,625 of this amount may be in subsidized loans.	\$18,500—No more than \$8,500 of this amount may be in subsidized loan.
<b>2nd Year</b>	\$3,500	\$7,500—No more than \$3,500 of this amount may be in subsidized loans.	
<b>3rd and 4th Years (each)</b>	\$5,500	\$10,500—No more than \$5,500 of this amount must be in subsidized loans.	
<b>Maximum Total Debt from Stafford Loans When You Graduate</b>	\$23,000	\$46,000—No more than \$23,000 of this amount may be in subsidized loans.	\$138,500—No more than \$65,500 of this amount may be in subsidized loans. The graduate debt limit includes Stafford Loans received for undergraduate study.

Note: For periods of study shorter than an academic year, the amounts you can borrow will be less than those listed. Also, you might receive less if you receive other financial aid that's used to cover a portion of your cost of attendance.

## Other than interest, is there any charge associated with these loans?

- Federal Perkins Loans — No.
- Direct and FFEL Stafford Loans — Yes, you'll pay a fee of up to 4 percent of the loan, deducted proportionately from each loan disbursement. Because of this deduction, you'll receive slightly less than the amount you're borrowing.

## When do you start repaying your loans?

After you graduate, leave school, or drop below half-time status, you must begin repayment. You have a period of time, however, called a grace period, before you must start making payments.

- Federal Perkins Loans — The grace period is nine months (if you're attending less than half time, check with the financial aid administrator at your college or career school to determine your grace period).
- Direct or FFEL (Federal) Stafford Loans — The grace period is six months.

### **How much time do you have to repay?**

- Federal Perkins Loans — Up to 10 years
- Direct and FFEL Stafford Loans — Your repayment period varies from 10 to 30 years depending on whether the loan is a FFEL or a Direct Stafford Loan and depending on which repayment plan you choose. When it comes time to repay, you can pick the plan that's right for you.

### The choices are:

- A 10-year plan with a minimum monthly payment of \$50;
- A graduated plan with a monthly payment that starts out low and then increases gradually during the repayment period;
- An extended plan that allows you to repay your loan over a longer period; or
- A plan that bases the monthly payment amount on how much money you make. (Direct PLUS Loan [parent] borrowers are not eligible to repay their loans under this plan.)

You'll get more information about repayment choices before you leave school and, later, from the holder of your loan.

### **What if you have trouble repaying your loan?**

Under certain circumstances, you can receive a deferment or forbearance on your loan.

- Deferment — Your payments are postponed. Interest does not accumulate unless you have an unsubsidized Stafford Loan. If you have an unsubsidized Stafford Loan, you must pay the interest. You must meet specific conditions to qualify for a deferment. For example, you can receive a deferment while you're enrolled in school at least half time. You'll receive more information before you leave your college or career school, and you'll also get information from the holder of your loan.
- Forbearance — Your payments are postponed or reduced. Interest continues to accumulate, however, and you are responsible for paying it, no matter what kind of loan you have. Your lender usually grants forbearance if you don't qualify for a deferment.

Deferment and forbearance periods don't count toward the amount of time you have to repay.

You must apply to the holder of your loan for either deferment or forbearance. Note that you must continue to make payments until you're notified your request has been granted. If you don't, you might end up in default.

### **What is default?**

Default occurs when you don't repay your loan according to the terms you agreed to when you signed the promissory note for your loan. Defaulting on a student loan has very serious consequences. Listed below are some of them:

- You'll be ineligible for additional federal student aid.
- You'll be ineligible for deferment or forbearance on your loan.
- Your credit record will be damaged, which can interfere with buying what you need, like a car.
- You might have trouble getting a job.
- Legal action can be taken against you to recover what you owe.



The last thing you want to do is default! If you ever have trouble making payments, contact the holder of your loan right away to discuss options to help you out.

### **Are there any situations where your loan could be canceled?**

Your loan can be canceled for certain specific circumstances, such as your death or total and permanent disability. You also might qualify to have your loan canceled because of the work you do once you leave school (teaching in a low-income school, for example). You'll receive more information on cancellation provisions before you leave your college or career school.

*Note that your loans can't be canceled because you're having financial problems. Also, they can't be canceled because you didn't complete the program of study at your school (unless you couldn't complete the program for a valid reason—because the school closed, for example). Cancellation is not possible because you didn't like your school or program of study, or you didn't obtain employment after you finished your program.*

## **PLUS Loans (Parent Loans)**

### **What are PLUS Loans?**

Parents who have an acceptable credit history can take out a PLUS Loan (either a Direct PLUS Loan or a Federal Family Education [FFEL] PLUS Loan) to pay the education expenses of their children. Your parents can borrow for you if you're a dependent student enrolled at least half time in an eligible program at an eligible school.

### **How do your parents get a loan?**

- **Direct PLUS Loan** — Your parents must complete a Direct PLUS Loan application and promissory note, contained in a single form you can get from your school's financial aid office.
- **FFEL PLUS Loan** — Your parents must complete and submit an application, available from your school, lender, or the guaranty agency in your state. After the school completes its portion of the application, it must be sent to a lender for evaluation. Your parents generally will be required to pass a credit check. If they don't pass, they might still be able to receive a loan if they can demonstrate that extenuating circumstances exist, or if someone they know—who can pass—agrees to endorse the loan and promises to repay it if your parents don't.

For either a Direct or a FFEL PLUS Loan, you must meet the general eligibility requirements for federal student aid and your parents must also meet some of these general requirements. For example, they must be citizens or eligible noncitizens and may not be in default or owe a refund to any federal student aid program.

### **Do your parents get the money or do you?**

Your school first receives the loan funds and might require your parents to endorse a disbursement check and send it back to the school. The school then applies the money to your tuition and fees, room and board, and other school charges. If any loan money remains, your parents receive the amount as a check or in cash, unless they authorize the funds to be released to you. The remaining loan money must be used for your education expenses.

### **When do your parents begin repaying the loan?**

Generally, the first payment is due within 60 days after the loan is fully disbursed. There is no grace period for these loans. Interest begins to accumulate at the time the first disbursement is made, so your parents will begin repaying both the principal and interest while you're in school. Your parents must pay the interest on their PLUS Loan if they have a deferment or forbearance.

## Looking for Student Aid

The largest source of student aid in the United States comes from the Federal Student Aid (FSA) programs. These programs provide more than \$60 billion a year in grants, loans and work-study assistance (more on these programs later in this publication).

When looking for student aid, make sure you look at all available sources including Federal and State.

### Should you pay someone to help you find or apply for student financial aid?

The quick answer is: Free help is available, whether you're looking for sources of student aid or completing the Free Application for Federal Student Aid (FAFSA). If there's a fee involved, be sure you know what you're paying for.

### Where can you get free information about student aid?

The following sources usually have information about aid from the federal government and your state government; most can tell you about funds from your local community and private sources as well.

- A college or career school financial aid office. Talk to the financial aid administrator at the school you plan to attend. Be sure to ask about "institutional aid" – money the school itself awards students. The school's catalog or Web site is also a good source of information about aid available at the school.
- A local or college library. Relevant materials are usually listed under "student aid" or "financial aid." If you need help, ask the reference librarian.
- The Internet. Search using the key words "student aid" or "financial aid." Remember that many scams operate over the Internet, so if an Internet service charges a fee, research it carefully. Better yet, use one of the many free Internet search services or aid information sites including [www.studentaid.ed.gov](http://www.studentaid.ed.gov)
- A high school counselor's office. Many counselors have a large selection of materials, know what recent graduates have received, and can guide you to free online information.

The major source of student financial aid is the U.S. Department of Education. Nearly 70% of the student aid that is awarded each year comes from the U.S. Department of Education's programs (approximately \$61 billion in 2000-01). The Department's aid includes grants, loans, and work-study.

Free materials available in the financial aid office at your college or career school or the guidance office at your high school include the Free Application for Federal Student Aid (FAFSA).

Federal Student Aid Information Center (FSAIC):  
1-800-4-FED-AID (1-800-433-3243)  
(TTY 1-800-730-8913)

Most federal student aid is awarded based on financial need rather than scholastic achievement. For instance, most grants are targeted to low-income students. However, you do not have to show financial need to receive certain federal student loans.

You may apply for federal student aid at no cost by filing a paper FAFSA or applying electronically with FAFSA on the Web, the online application for federal student aid. All you need for FAFSA on the Web is a computer that supports a Department-approved browser. FAFSA on the Web is at [www.fafsa.ed.gov](http://www.fafsa.ed.gov).

## Who else awards aid to students

Student aid may also be available from foundations, community organizations, and organizations related to your field of interest (for example, the American Medical Association or American Bar Association). Contact the organizations directly for detailed information. Check with your parents' employers to see whether they award scholarships or have tuition payment plans. Although funds from these sources make up a small percentage of the total aid awarded each year, it's worth doing the research – you never know what you might find.

## Checklist of Free Resources of Student Financial Aid Information:

- the financial aid office at your college or career school
- a high school counselor
- the U.S. Department of Education
- other federal agencies (including the military, if appropriate)
- your state education agency
- the reference section of your school or public library
- the Internet
- foundations, religious organizations, community organizations, local businesses, and civic groups
- organizations (including professional associations) related to your field of interest
- ethnicity-based organizations
- your employer or your parents' employers
- free scholarship search services

## Scholarship Search Services

A number of privately operated scholarship search services charge fees that can range from \$50 to well over \$1000. It is important to understand what information scholarship search services can provide. Some can be helpful in identifying sources of aid for students who meet certain criteria, such as academic achievement, religious affiliation, ethnic or racial heritage, artistic talents, athletic ability, career plans, or proposed field of study. *However, bear in mind that funds from these sources are usually limited and not all applicants will receive awards.*

Listed below are some of the services you might reasonably expect from a private scholarship search service:

- Most scholarship search services provide a list of sources of financial assistance you may apply for. After studying the list, you then send a separate application to each source that interests you. The scholarship search service does not apply on your behalf or pay any additional application fees that may be required.
- Many search services offer to refund your fee if you do not receive any award. However, some services require you to provide a rejection letter from every source on the list to claim your refund. You should be aware that many scholarship sources do not routinely send rejection letters. Make sure you get the scholarship search service's refund policy in writing before paying any money.

## What are some questionable tactics you should watch out for?

- Some services will tell you that millions of dollars in student aid go unclaimed every year. The large figures you may hear or read about usually represent an estimated national total of employee benefits or member benefits. Usually, such benefits are available only to the employees (and their families) of a specific company, or to the members of a specific union or other organization.
- Some claim that you can't get the same information anywhere else. Many services make you pay to get information you could have received for free from a college financial aid office, state education agency, local

library, the U.S. Department of Education, or the Internet. Remember that you can find out about student aid without paying a fee to a search service.

- Others request your credit card or bank account number to hold student financial aid for you. Search services do not, in most cases, provide any awards directly to applicants, apply on behalf of applicants, or act as a disbursing agent for financial aid providers. You should never give out a credit card or bank account number unless you know the company or organization you are giving it to is legitimate.
- Others try to get you to send them money by claiming that you are a finalist in a scholarship contest. Most sources of financial aid have application deadlines and eligibility criteria; they do not, generally, operate like a sweepstakes.
- Scholarship seminars frequently end with one-on-one meetings in which a salesperson pressures the student to “buy now or lose out on this opportunity.” Legitimate services don’t use such pressure tactics.

Each year, the U.S. Department of Education receives numerous complaints from students and parents who did not receive the information they expected from a search service. The Department does not evaluate private scholarship search services. If you decide to use one of these services, you should check its reputation by contacting the Better Business Bureau ([www.bbb.com](http://www.bbb.com)), a school guidance counselor, or a state attorney general’s office.

Additionally, investigate the organization yourself before making a commitment:

- Ask for names of three or four local families who have used its services recently.
- Ask how many students have used the service and how many of them received scholarships as a result.
- Find out about the service’s refund policy.
- Get everything in writing.
- Read all the fine print before signing anything.

The Scholarship Fraud Prevention Act created a fraud-awareness partnership between the U.S. Department of Education and the Federal Trade Commission (FTC). For more information about scholarship scams or to report a scam, call the FTC toll free at 1-877-FTC-HELP (1-877-382-4357) or go to [www.ftc.gov/scholarshipscams](http://www.ftc.gov/scholarshipscams)

Most of the information private scholarship search services provide can be obtained for free elsewhere. Before you pay any company or organization to find student financial aid for you, make sure you’re not paying for free information. Also make sure you know what you’re getting for your money. Searching for student aid on your own can prevent you from wasting your money. You just need to know where to look.

## Free Student Aid Information and Sources

Check out these other great resources for federal or non-federal student aid:

- Financial Aid Administrator  
Talk to the aid administrator (or his or her staff) at each school you're interested in to find out about the school's aid programs and total cost of attendance.
- State Higher Education Agency  
This agency in your home state can give you information about state aid—including aid from the Leveraging Educational Assistance Partnership (LEAP) Program, funded jointly by states and by us.
- Public Libraries/Internet  
These are excellent sources of information on state and private forms of aid. When using either source, search using keywords like "financial aid," "student aid," "scholarships," etc.
- AmeriCorps  
This program provides full-time educational awards in return for work in community service. You can work before, during, or after your postsecondary education, and you can use the funds either to pay current educational expenses or to repay federal student loans. For more information, call 1-800-942-2677. The TTY number is 1-800-833-3722. Information is also available at [www.americorps.org](http://www.americorps.org).
- Robert C. Byrd Honors Scholarship Program (Byrd Program)  
To receive aid, you must demonstrate outstanding academic achievement and show promise of continued academic excellence. For more information, call our toll-free number: 1-800-4-FED-AID (1-800-433-3243) or visit [www.ed.gov/programs/idadesbyrd/index.html](http://www.ed.gov/programs/idadesbyrd/index.html).
- Companies and Labor Unions  
Check with your parents' places of work. They might have programs to help pay the cost of postsecondary education for employees and their children.
- Organizations, Foundations, Etc.  
Foundations, religious organizations, fraternities or sororities, and town or city clubs often offer financial assistance. Include in your search community organizations and civic groups such as the American Legion, YMCA, 4-H Club, Elks, Kiwanis, Jaycees, and the Girl or Boy Scouts. Organizations connected with your field of interest can be helpful—for example, the American Medical Association and the American Bar Association are good sources for students seeking specialization in those fields.
- U.S. Armed Forces  
The Armed Forces also offer financial aid opportunities. For more information on recruitment incentives, visit the U.S. Department of Defense DefenseLink Web site at [www.todaymilitary.com](http://www.todaymilitary.com). Click on "What You Get" at the top of the site. Then go to "College Help." You can also contact your local recruiter.
- U.S. Department of Veterans Affairs  
If you (or your spouse) are a veteran or you're the dependent of a veteran, veterans' educational benefits may be available. Information is also available through the Internet at [www.gibill.va.gov](http://www.gibill.va.gov) or call 1-888-GIBILL-1 (1-888-442-4551).

- Internal Revenue Service (IRS)

The IRS offers two federal income tax credits (dollar-for-dollar reductions in tax liability) for higher education expenses.

- The Hope tax credit, worth up to \$1,500 per student, is available for first- and second-year students enrolled at least half time.
- The Lifetime Learning tax credit is a tax benefit equal to 20 percent of a family's tuition expenses, up to \$10,000. The credit can be used for virtually any postsecondary education and training, including graduate and professional schools, and even for less-than-half-time study

For more information on the Hope and Lifetime Learning tax credits, and other tax benefits for postsecondary students, go to [www.irs.gov](http://www.irs.gov). IRS Publication 970, Tax Benefits for Higher Education, which explains these credits and other tax benefits, is available online. Or, call the IRS at 1-800-829-1040. TTY callers can call 1-800-829-4059.